Waverly Va Oct. 29/27,

Dear Sister Lillian:

Your letter received today and I am sorry for you and me and every body.

I would never bother you about money if I wasn't in a tight my self. This has been a mighty hard year up here with all the farmers on account of so much rain. Much of the low land has made almost nothing and it has been a mighty tight year on the chicken business too. So if you can pay the note now it is certainly needed and will be ~~the~~ much appreciated.

Here is the account as I have it.

6/16/16	amt of note	$194.33		
6/16/17	" " "	214.76	— 20 43	
6/16/18	" " "	236.23	— 21.49	
6/16/19	" " "	249.55	— 22 02	
6/16/20	" " "	285.53	— 25-98	
6/16/21	" " "	314.21		
6/16/22	" " "	345.63		
6/16/23	" " "	415.20		
6/16/24	" " "	460.22		
6/16/25	" " "	462.02	paid $40.00/100	
6/16/26	" " "	343.22	" $165.00/100	

So if my figures are correct the ~~amt.~~ ~~and~~ amt. due on the note is $843.22/100

from down there
I owe you for shipping my things for me and the
paper for so many years and a great big debt
of gratitude besides.
So try to be just with your self as well as
with me in making this settlement.
You write about wanting to retire from business
when you reach fifty years of age. Well, I think
that would be mighty fine if you can but
mighty few people ever can quit business
but you might get in to something that would
'nt be so hard and straining on you.
I certainly simpathize with you in all your
multitude of cares and responsibility.

Your bro.
Howard.

P.S.
Since looking this over I see that I might have
charged interest for 1927 but I'll let that go.

H.J.L.